How do you get Prescription Drugs Under this Plan?

NO Medicare Benefit for Nursing Home Residents, Poor Seniors

NEW GOVERNMENT AGENCY

Year 3*: 2008

MEDICARE ADVANTAGE

PPO:

\$285 deductible

55% coinsurance

Higher MD Copay

\$50 / mo.

Year 4: 2009

PPO 2:

\$60 / mo. \$280 deductible 47% coinsurance **Higher MD Copay**

HMO 3:

\$53 / mo. \$270 deductible 55% coinsurance **Doctor Not Covered**

Drug Off Formulary

NEW GOV'T

AGENCY

To Entice In

Private Plans:

- Waives state

insurance regulation

Needed

Drug Is

DENIED

File

Grievance

Year 1: 2006 **Senior**

PPO:

\$45 / mo. \$280 deductible 47% coinsurance **Higher MD Copay**

HMO:

\$32 / mo. \$270 deductible 50% coinsurance **Doctor Not Covered**

Private Plan 2:

\$280 deductible

55% coinsurance

No MD Limitations

Hearing

\$37 / mo.

HMO 2:

\$47 / mo. \$270 deductible 45% coinsurance **Doctor Not Covered**

TRADITIONAL MEDICARE

Federal Fallback:

Defined Benefit \$38 / mo. \$275 deductible 50% coinsurance

FALLBACK BANNED

Private Plan 3: \$55 / mo.

\$290 deductible 60% coinsurance **No MD Limitations**

No MD Limitations

Private Plan 4: \$68 / mo. \$280 deductible

- Increases plan subsidies 45% coinsurance

Senior Can Only Take Specific Drug

File Grievance

Private Plan 1:

\$275 deductible

47% coinsurance

No MD Limitations

\$40 / mo.

Needed **Drug** is Covered

Private Plan 1:

\$48 / mo. \$295 deductible 47% coinsurance **No MD Limitations**

Private plans, PPOs and HMOs set premiums for prescription drug coverage. Fallback premium based on national average but would be different from place to place. NOTE: The premiums shown here do not include the Part B premium (\$74.30 in 2006) Plans may vary the coinsurance amounts from standard amounts so long as the variation is actuarial equivalent. *In 2007, private plans that participate in 2006 must remain in the system. To simplify the chart, 2007 is excluded.